



Rushmore Loan Management Services
PO Box 514707
Los Angeles, CA 90051
www.rushmorelm.com
(888) 504-6700

AB 01 010148 40319 H 39 A
JOSEPH HARDISON
4817 BROAD ST
PITTSBURGH, PA 15224-2426



Mortgage Statement

Statement Date: 03/10/2023
Account Number: 4403134666
Payment Due Date: 04/01/2023
Payments received after the statement date are not reflected.
Reinstatement Amount Due ⁽¹⁾: \$15,045.66
If payment is received after 04/17/2023, a \$7.13 late fee will be charged.

Notice

Rushmore Loan Management Services LLC is a Debt Collector attempting to collect a debt.

Bankruptcy Notice. If you are in bankruptcy or if your obligation to repay this loan was discharged in bankruptcy, this informational notice is sent to you in order to comply with statutory requirements. It is not an attempt to collect a debt. You may disregard information relating to payment remittance. You are not obligated to make payments and any amount(s) you do pay Rushmore is at your discretion. Please note, however, Rushmore reserves the right to exercise its legal rights, including but not limited to foreclosure of its lien interest, only against the property securing the original obligation.

Explanation of Amount Due ⁽⁵⁾

Overdue Payments	\$7,319.33
Total Fees and Charges	\$7.13
Recoverable Advances ⁽⁴⁾	\$7,719.20
Reinstatement Amount Due ⁽¹⁾	\$15,045.66
Reinstatement Amount As Of ⁽¹⁾	03/10/2023
Partial Payment (Unapplied) ⁽¹⁾	\$0.00
Acceleration Amount ⁽³⁾⁽⁴⁾	\$23,708.92
Acceleration Amount As Of ⁽³⁾⁽⁴⁾	03/10/2023

Account Information

Property Address: 4817 BROAD STREET
PITTSBURGH, PA 15224 0000
Outstanding Principal ⁽¹⁾: \$9,880.95
Interest Rate: 6.75000%
Recoverable Advances ⁽⁴⁾: \$7,719.20
Prepayment Penalty: No

Past Payments Breakdown

	Paid Last Month	Paid Year-to-Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (Taxes and Insurance)	\$0.00	\$0.00
Fees	\$0.00	\$0.00
Partial Payment (Unapplied) ⁽¹⁾	\$0.00	\$0.00
Recoverable Advances ⁽⁴⁾	\$0.00	\$0.00
Total	\$0.00	\$0.00



Your Mortgage. Simplified.

- Easy and free payment options
- Instant access to your loan information
- Account alerts to stay informed

Move to Rushmore's new online and mobile experience today!

Sign up at MyRushmoreLoan.com, or search "My Rushmore Loan" in the Apple App Store or Google Play

If You Are Experiencing Financial Difficulty

If you would like counseling or assistance, you can contact the U.S. Department of Housing and Urban Development (HUD). For a list of homeownership counselors or counseling organizations in your area, go to <http://www.hud.gov/offices/hud/hqs/hudrcs.htm> or call 800-549-4787. Rushmore Loan Management Services LLC is dedicated to providing outstanding loan servicing and customer support through a commitment to uphold ethical and honest business practices. Rushmore is customer-focused and we believe in providing the highest level of customer care. We treat all of our customers with respect, courtesy and integrity. We understand the importance of homeownership, and we recognize that at times economic changes can make it difficult to make your mortgage payment. We encourage our customers to contact us at (888) 504-7300 to discuss assistance programs we may have available for you. We also encourage you to contact us to discuss any other issues you may be having with your mortgage. We believe that open and timely communications is a key to our relationship with you. We encourage all of our customers to continue to visit our website (www.rushmorelm.com) to access loan information, make payments, download forms, or obtain answers to questions about your account.



THIS IS NOT A PAYOFF STATEMENT. The Total Amount Due to Reinstate the loan and the Accelerated Amount are estimates based on information reasonably available and will be accepted through this date. IF YOUR LOAN IS IN DEFAULT, there may be additional outstanding fees or costs incurred but not yet billed as of the dates listed above for which you are responsible under the terms of your loan. Additional interest, fees, and charges may continue to accrue. Please contact us at the number listed on this statement to obtain a current reinstatement or payoff amount.

Important Information

- (1) **Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.
- (3) **Outstanding Principal:** This is your Loan Balance only, not the pay off amount, and does not include any Deferred Balance.
- (4) **Recoverable Advances:** Disbursements for servicing-related expenses (non-escrow expenses) paid with servicer funds rather than escrow funds, which are recovered from you, the borrower.
- (5) **Amount Due: IF YOU ARE IN FORECLOSURE OR BANKRUPTCY,** the amount listed here may not be the full amount necessary to bring your account current. To obtain the most up-to-date amount due information, please contact us at the number listed on this Statement.
- (8) **THIS IS NOT A PAYOFF STATEMENT.** The Total Amount Due to Reinstate the loan and the Accelerated Amount are estimates based on information reasonably available and will be accepted through this date. IF YOUR LOAN IS IN DEFAULT, there may be additional outstanding fees or costs incurred but not yet billed as of the dates listed above for which you are responsible under the terms of your loan. Additional interest, fees, and charges may continue to accrue. Pro rata mortgage insurance premiums not yet paid are not included in the Accelerated Amount. Please contact us at the number listed on this statement to obtain a current reinstatement or payoff amount. Unless you pay off your loan before 04/01/2023, another monthly payment of \$320.65 will become due.
- (9) **IF YOU HAVE RECEIVED A JUDGMENT OF FORECLOSURE** the accelerated amount/this amount is for informational purposes only and does not reflect the judgment amount or post judgment interest.

Online and Automated Telephone Account Access 24/7

You can access up-to-date loan information online at www.rushmorelcm.com or by using our automated information hotline. Check your loan details, make payments, request a payoff statement, or request financial assistance at your convenience. To login or register your account, visit www.rushmorelcm.com and click Sign In, or call (888) 504-6700 to access your account using our automated telephone service.

Need To Contact Us?**CUSTOMER CARE / PAYOFF STATEMENTS**

Mon. - Fri. 8:00 am to 6:00 pm CT

SEND CORRESPONDENCE TO:

Rushmore Loan Management Services LLC

Customer Care Department

P.O. Box 55004

Irvine, CA 92619-5004

NEED FINANCIAL ASSISTANCE?

COLLECTION DEPARTMENT

Telephone (888) 504-7200

HOME RETENTION

Telephone (888) 504-7300

Telephone (888) 504-6700

Payment Mailing Information:

Standard Delivery Mailing Address:

Rushmore Loan Management Services LLC

P.O. Box 514707

Los Angeles, CA 90051-4707

Overnight Delivery Service Payment Address:

Rushmore Loan Management Services LLC

15480 Laguna Canyon Rd.

Suite 100

Irvine, CA 92618

Assistance with Escrow Information:**HAZARD/HOMEOWNERS INSURANCE**

Telephone (866) 735-2928

Fax (866) 257-4121

PROPERTY TAX INFORMATION/ASSISTANCE

Telephone (849) 323-3780

Fax (817) 824-0265

SEND INSURANCE BILLS AND POLICIES TO:

Rushmore Loan Management Services LLC

P.O. Box 692409

San Antonio, TX 78249-2409

SEND TAX BILLS FOR ESCROWED/IMPOUNDED LOANS TO:

Rushmore Loan Management Services LLC

P.O. Box 9214

Coppell, TX 75019

Additional Information:**SEND NOTICE OF ERROR RESOLUTION AND INFORMATION REQUEST TO:**

Rushmore Loan Management Services LLC

Compliance Department

P.O. Box 52262

Irvine, CA 92619-2262

WESTERN UNION QUICK COLLECT

Code City: Rushmore

Code State: CA

STANDARD FEES

Returned Check Fee * \$25.00

* Except where restricted by state law

Other fees are listed on

www.rushmorelcm.com

ANNUAL PRIVACY NOTICE

Rushmore Loan Management Services LLC provides our Annual Privacy Notice on-line, at our website: www.rushmorelcm.com. A copy of the notice will be mailed to customers who request one by contacting our Customer Care Department at (888) 504-6700 or by sending a written request to our Customer Care Department at P.O. Box 55004 Irvine, CA 92619-5004. The information in the Notice has not changed from last year.

Important Notice: Under the Fair Credit Reporting Act, you have the right to notify us if you believe we have reported inaccurate information about your account to any Consumer Reporting Agency. Such notices should be sent in writing and include your complete name, current address, social security number, account number, specific item of dispute and reason why you believe the information reported is in error. Send your notice to: P.O. Box 52262 Irvine, CA 92619-2262.

Housing Counselor Resources

The U.S. Department of Housing and Urban Development (HUD) sponsors non-profit homeownership counseling agencies across the country. Call 800-569-4281 or visit <http://www.hud.gov/offices/hudsp/ah/hcc/hcc.cfm> for a list of HUD-approved agencies in your area.

Mailing Address and Phone Number Change Request

Mailing Address

City

State

Zip Code

Home Phone Number

Business Phone Number



Rushmore Loan Management Services
PO Box 514707
Los Angeles, CA 90051
www.rushmorelms.com
(888) 504-6700

Statement Date:
Account Number:

03/10/2023
4403134666

Mortgage Statement

Transaction Activity (09/01/2022 - 03/10/2023)

Date	Description	Principal	Interest	Escrow	Fees	Other	Total
10/06	LOAN SET-UP	-9,880.95					
10/06	LATE CHARGE ADJUST				-7.13		
10/06	CORP ADVANCE ADJUST					1,270.00	1,270.00
10/06	ESCROW DEPOSIT			-2,296.30		2,296.30	
10/28	VALUE/HOA/INSP COST					-20.00	-20.00
11/07	VALUE/HOA/INSP COST					-250.00	-250.00
11/07	VALUE/HOA/INSP COST					-60.00	-60.00
11/07	VALUE/HOA/INSP COST					-50.00	-50.00
11/07	VALUE/HOA/INSP COST					-20.00	-20.00
11/07	VALUE/HOA/INSP COST					-100.00	-100.00
11/07	VALUE/HOA/INSP COST					-100.00	-100.00
11/07	VALUE/HOA/INSP COST					-75.00	-75.00
11/07	VALUE/HOA/INSP COST					-100.00	-100.00
11/07	VALUE/HOA/INSP COST					-7.00	-7.00
11/07	VALUE/HOA/INSP COST					-7.00	-7.00
11/07	VALUE/HOA/INSP COST					-11.20	-11.20
11/07	VALUE/HOA/INSP COST					-40.00	-40.00
11/07	VALUE/HOA/INSP COST					-160.00	-160.00
11/21	ATTORNEY FEES					-300.00	-300.00
11/21	FC/BK/DUEVIC COST					-85.00	-85.00
11/28	VALUE/HOA/INSP COST					-25.00	-25.00
12/05	VALUE/HOA/INSP COST					-35.00	-35.00
12/15	VALUE/HOA/INSP COST					-800.00	-800.00
12/21	BRW RESP TAX			-513.24			-513.24
12/21	ESCROW ADVANCE			513.24			513.24
12/22	VALUE/HOA/INSP COST					-900.00	-900.00
12/28	VALUE/HOA/INSP COST					-25.00	-25.00
01/04	VALUE/HOA/INSP COST					-35.00	-35.00
01/05	VALUE/HOA/INSP COST					-35.00	-35.00
01/10	VALUE/HOA/INSP COST					-400.00	-400.00
01/17	VALUE/HOA/INSP COST					-50.00	-50.00
01/18	VALUE/HOA/INSP COST					-35.00	-35.00
01/23	ATTORNEY FEES					-350.00	-350.00
01/26	SCHOOL/CITY			-758.35			-758.35
01/26	ESCROW ADVANCE			758.35			758.35
02/06	VALUE/HOA/INSP COST					-500.00	-500.00
02/10	VALUE/HOA/INSP COST					-1,824.00	-1,824.00
03/02	HAZARD INS			-1,564.00			-1,564.00
03/02	ESCROW ADVANCE			1,564.00			1,564.00
03/03	VALUE/HOA/INSP COST					-25.00	-25.00
03/03	VALUE/HOA/INSP COST					-25.00	-25.00
03/06	COUNTY/PARISH			-188.20			-188.20
03/06	ESCROW ADVANCE			188.20			188.20
03/09	TAX REFUND DEPOSIT			513.24			513.24
03/09	REPAY OF ESC ADV			-513.24		513.24	

DELINQUENCY NOTICE

You are late on your mortgage payments. Failure to bring your loan current may result in fees and foreclosure - the loss of your home. As of 03/10/2023, you are 678 days delinquent on your mortgage loan, dating to 05/01/2021.

Recent Account History.

MALCOLM HARRIS

****DELINQUENCY NOTICE****

- * Payment Due 03/01/2023: Unpaid balance of \$320.65
- * Payment Due 02/01/2023: Unpaid balance of \$320.65
- * Payment Due 01/01/2023: Unpaid balance of \$320.65
- * Payment Due 12/01/2022: Unpaid balance of \$320.65
- * Payment Due 11/01/2022: Unpaid balance of \$320.65
- * Payment Due 10/01/2022: Unpaid balance of \$320.65
- * Payment Due 09/01/2022: Unpaid balance of \$320.65
- * Payment Due 08/01/2022: Unpaid balance of \$320.65
- * Payment Due 07/01/2022: Unpaid balance of \$320.65
- * Payment Due 06/01/2022: Unpaid balance of \$320.65
- * Payment Due 05/01/2022: Unpaid balance of \$320.65
- * Payment Due 04/01/2022: Unpaid balance of \$320.65

You must pay this amount \$15,045.66 to reinstate your loan.

IF YOU ARE IN FORECLOSURE OR BANKRUPTCY, the amount listed here may not be the full amount necessary to bring your account current. To obtain the most up-to-date amount due information, please contact us at the number listed on this Statement.

Your Loan is in Foreclosure

The date of the first Notice of Filing is 09/08/2022.

ADDITIONAL NOTICES

If you have any other mortgage loans secured by the same property not serviced by Rushmore, please contact your other servicer directly to discuss any possible loss mitigation options that may be available to you.

If you are a confirmed Successor-in-Interest who has not assumed the mortgage loan obligation under State Law, this document is being sent for information purposes only and does not constitute personal liability with respect to the debt.

LEGAL NOTIFICATION: Rushmore Loan Management Services LLC may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Notice of Error Resolution & Information Request Procedures

The following outlines the Error Resolution and Information Request Procedures for your mortgage account at Rushmore Loan Management Services LLC (RLMS). Please keep this document for your records.

If you think an error has occurred on your mortgage account or if you need specific information about the servicing of your loan, please write us at:

Rushmore Loan Management Services LLC
P.O. Box 52262
Irvine, CA 92619-2262

All written requests for information or notices of error should contain the following information:

1. Your name
2. Account number
3. Property Address
4. Description of the error and explanation as to why you believe it is an error or a request for specific information regarding the servicing of your loan
5. Current contact information so we may follow up with you

All written requests for specific information will be handled within 30 days of receipt. We will determine whether an error occurred within 30 days after receiving your notice of error and will correct any error promptly (Notices of error on payoff statements will be handled within 7 days). If additional time is needed to investigate your complaint or request, we may take up to 45 days but we will notify you of the extension within the original 30 days. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

HUD STATEMENT

Pursuant to section 169 of the Housing and Community Development Act of 1987, you may have the opportunity to receive counseling from various local agencies regarding the retention of your home. You may obtain a list of the HUD approved housing counseling agencies by calling the HUD nationwide toll-free telephone at 1-800-569-4287.

Equal Credit Opportunity Act Disclosure

NOTICE: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Bureau of Consumer Financial Protection, 1700 G Street NW, Washington, DC 20552 or Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

The following notice is in reference to the Homeowner Assistance Fund:

The Homeowner Assistance Fund is a federal program to help homeowners impacted by COVID-19 resolve mortgage payments and other housing expenses. To learn more about the availability of Homeowner Assistance Funds in your state, please visit Rushmore's State Homeowner Assistance Resources page at <https://www.rushmorelm.com/state-assistance/>.

STATE SPECIFIC NOTICE

The following notice applies to Pennsylvania residents only:

The lender shall retain a security interest in the residential real estate unless and until the debt is fully satisfied and the security interest is released.